GOVERNMENT OF INDIA
RAILWAYS
LOK SABHA

UNSTARRED QUESTION NO:3484
ANSWERED ON:13.03.2003
INSURANCE SCHEME FOR PASSENGERS
AMBATI BRAHMANAIAH

Will the Minister of RAILWAYS be pleased to state:

(a) whether the railways have any insurance scheme for passengers in view of the number of accidents and fatalities and serious injuries to travellers;

(b) if so, the details of the insurance thereof ;

(c) whether railways propose to ensure that families of victims of rail accidents do not suffer economically; and

(d) if not, the reasons thereof?

Answer

MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI BANDARU DATTATRAYA)

(a) : Yes, Sir.

(b) : A statement is attached.

(c) : Railways pay compensation to the victims/families under the Railways Act.

(d) : Does not arise.

STATEMENT REFERRED TO IN REPLY TO PART (b) OF THE UNSTARRED QUESTION NO.3484 BY SHRI A.BRAHMANAI
BE ANSWERED IN LOK SABHA ON 13.03.2003 REGARDING INSURANCE SCHEME FOR PASSENGERS

The salient features of the Railway Passengers Insurance Scheme are as under:-

1. Under this scheme, the Railways are reimbursed for compensation paid for loss of life or injuries to bonafide passengers who become victims of rail accident or untoward incidents such as terrorist acts, violent attack, robbery, dacoity, rioting, shoot-out or arson by any person in or on any train carrying passengers, or in a waiting hall, cloak room or reservation or booking office or on any platform or in any place within the precincts of a railway station or the accidental falling of any passenger from a train carrying passengers.

2. The scale of compensation available under this scheme is provided in the Railway Accidents and untoward incidents (Compensation) Amendment Rules, 1997. Under these rules, the compensation in case of death or permanent disability is Rs.4 lakhs, and in case of injuries the minimum compensation is Rs.32,000/- and the maximum is Rs.3,60,000/-.

3. No compensation will, however, be payable in cases of suicide or attempted suicide, self-inflicted injury, his own criminal act, or any act committed in a state of intoxication or insanity or natural death or disease or medical or surgical treatment unless such treatment becomes necessary due to injury caused by the said `untoward incident`.

4. The application for compensation is adjudicated by Railway Claims Tribunal. Twenty one Benches of this Tribunal have been set up in different parts of the country. The decrees of the Railway Claims Tribunal are satisfied by the Zonal Railways after following the normal procedure.